

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION

SHARRON HIGGS,	)	
	)	
Plaintiff,	)	
	)	
vs.	)	Case No. 4:04CV1479 RWS
	)	
EMC MORTGAGE CORP. et al.,	)	
	)	
Defendants.	)	

**MEMORANDUM AND ORDER**

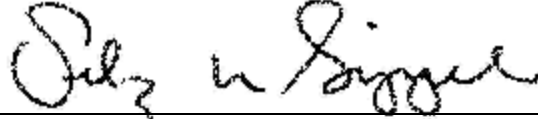
Following a hearing and for the reasons set forth on the record at the conclusion of the hearing,

**IT IS HEREBY ORDERED** that plaintiff's pro se motion to cancel the alternative dispute resolution report [#75] is denied, and the settlement agreement entered into between the parties is valid and enforced herewith.

**IT IS FURTHER ORDERED** that the parties shall effectuate the terms of the settlement by executing the necessary loan modification documents within forty-five (45) days of the date of this Order, and the parties shall advise the Court by written memorandum within thirty (30) days of the date of this Order of the date on which the loan modification documents will be executed.

**IT IS FURTHER ORDERED** that the parties shall advise the Court by written memorandum when the loan modification documents have been executed,

whereupon the Court will dismiss this action with prejudice in accordance with the terms of the settlement agreement.

A handwritten signature in cursive script, appearing to read "Rodney W. Sippel", written in black ink.

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RODNEY W. SIPPEL  
UNITED STATES DISTRICT JUDGE

Dated this 14th day of July, 2006.